

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

WILBERT E BAILEY, III
RENEE R. BAILEY
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-70713 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/13/2016 and confirmed on 11/29/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		96,996.05
Less Refunds to Debtor	2,169.05	
TOTAL AMOUNT OF PLAN FUND	_____	94,827.00

Administrative Fees				
Filing Fee	0.00			
Notice Fee	0.00			
Attorney Fee	3,529.00			
Trustee Fee	4,557.30			
Court Ordered Automotive Insurance	0.00			
TOTAL ADMINISTRATIVE FEES	_____			8,086.30

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN MORTGAGE ACQUISITION C ^o	0.00	23,421.97	0.00	23,421.97
	Acct: 3611				
	JPMORGAN MORTGAGE ACQUISITION C ^o	704.94	704.94	0.00	704.94
	Acct: 3611				
	WYNDHAM VACATION RESORTS**	0.00	0.00	0.00	0.00
	Acct: 5774				
	ALLY FINANCIAL(*)	13,625.77	13,625.77	1,822.80	15,448.57
	Acct: 8662				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	31,931.86	0.00	31,931.86
	Acct: 8258				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 5408				
	PRA/PORTFOLIO RECOVERY ASSOC	515.03	515.03	0.00	515.03
	Acct: 8258				
					72,022.37

Priority					
	KENNETH P SEITZ ESQ	0.00	0.00	0.00	0.00
	Acct:				
	WILBERT E BAILEY, III	0.00	0.00	0.00	0.00
	Acct:				
	WILBERT E BAILEY, III	733.39	733.39	0.00	0.00
	Acct:				
	WILBERT E BAILEY, III	1,435.66	1,435.66	0.00	0.00
	Acct:				
	KENNETH P SEITZ ESQ	3,529.00	3,529.00	0.00	0.00
	Acct:				
	JPMORGAN MORTGAGE ACQUISITION C ^o	325.00	325.00	0.00	325.00
	Acct: 3611				
					325.00

Unsecured					
	AES/PHEAA	0.00	0.00	0.00	0.00
	Acct: 6391				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,232.62	432.65	0.00	432.65

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1204				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,941.75	681.55	0.00	681.55
	Acct: 0643				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,827.04	1,343.30	0.00	1,343.30
	Acct: 6426				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,410.85	495.21	0.00	495.21
	Acct: 3898				
	CARDMEMBER SERVICE++	0.00	0.00	0.00	0.00
	Acct: 9271				
	QUANTUM3 GROUP LLC AGNT - COMENI	2,283.28	801.43	0.00	801.43
	Acct: 5327				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 1475				
	CONEMAUGH PHYSICIANS GROUP	0.00	0.00	0.00	0.00
	Acct: 7839				
	CREDIT FIRST NA*	1,244.99	436.99	0.00	436.99
	Acct: 3238				
	FINGERHUT	0.00	0.00	0.00	0.00
	Acct: 5328				
	ONE MAIN FINANCIAL GROUP LLC A/S/F \	11,688.19	4,102.56	0.00	4,102.56
	Acct: 0115				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5775				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4005				
	MIDLAND FUNDING LLC	1,756.42	616.50	0.00	616.50
	Acct: 0715				
	VITAL RECOVERIES SVC	0.00	0.00	0.00	0.00
	Acct: 1956				
	WELLS FARGO BANK NA	8,624.84	3,027.33	0.00	3,027.33
	Acct: 0943				
	DELL FINANCIAL SERVICES LLC	1,980.18	695.04	0.00	695.04
	Acct: 3736				
	LVNV FUNDING LLC, ASSIGNEE	1,591.58	558.65	0.00	558.65
	Acct: 8681				
	JPMORGAN CHASE BANK NA	3,424.83	1,202.12	0.00	1,202.12
	Acct: 5408				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	KEVIN S FRANKEL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DEAN R PROBER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	LENDING CLUB CORP++	0.00	0.00	0.00	0.00
	Acct: 8681				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct:				
					14,393.33
TOTAL PAID TO CREDITORS					
					86,740.70

TOTAL CLAIMED

PRIORITY	325.00
SECURED	14,845.74
UNSECURED	41,006.57

Date: 12/23/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

**IN THE UNITED STATES BANKRUPTCY COURT
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IN RE:

WILBERT E BAILEY, III
RENEE R. BAILEY
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:16-70713 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Wilbert E Bailey, III
Renee R. Bailey
Debtors

Case No. 16-70713-JAD
Chapter 13

District/off: 0315-7
Date Rcvd: Dec 27, 2021

User: jhel
Form ID: pdf900

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Wilbert E Bailey, III, Renee R. Bailey, 645 Blanche Street, P.O. Box 348, Beaverdale, PA 15921-0348
cr	+ Carrington Mortgage Services, LLC, its assignees a, c/o Prober & Raphael, A. Law Corp., 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
14305860	+ AES/PHEAA, 1200 N. 7th Street, Harrisburg, PA 17102-1419
14365794	+ Carrington Mortgage Services, LLC, et al, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
14305869	+ Conemuagh Physician Group, 1086 Franklin Street, Johnstown, PA 15905-4305
14345082	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
14305877	Vital Recovery Services, Inc., P.O. Box 923748, Norcross, GA 30010-3748
14305878	+ Wells Fargo, P.O. Box 10475, Des Moines, IA 50306-0475
14363288	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 28 2021 02:39:43	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 28 2021 02:40:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5951
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 28 2021 02:40:00	Carrington Mortgage Services, LLC as servicer for, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
cr	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 28 2021 02:39:30	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2021 02:39:54	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14317382	Email/Text: ally@ebn.phinsolutions.com	Dec 28 2021 02:40:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14305861	+ Email/Text: ally@ebn.phinsolutions.com	Dec 28 2021 02:40:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14305862	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2021 02:39:46	Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195
14305863	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 28 2021 02:39:42	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14305865	+ Email/Text: bk.notifications@jpmchase.com	Dec 28 2021 02:40:00	Chase Auto Finance, P.O. Box 78050, Phoenix, AZ 85062-8050

District/off: 0315-7

User: jhel

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Date Rcvd: Dec 27, 2021

Form ID: pdf900

Total Noticed: 41

14305867	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2021 02:40:00	Comenity-Bon Ton, P.O. Box 659813, San Antonio, TX 78265-9113
14305868	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2021 02:40:00	Comenity-Victoria's Secret, P.O. Box 659728, San Antonio, TX 78265-9728
14305870	+ Email/Text: BKPT@cfna.com	Dec 28 2021 02:40:00	Credit First, 6275 Eastland Road, Brookpark, OH 44142-1399
14330329	Email/Text: BKPT@cfna.com	Dec 28 2021 02:40:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14305871	Email/Text: bnc-bluestem@quantum3group.com	Dec 28 2021 02:41:00	Fingerhut, P.O. Box 1250, Saint Cloud, MN 56395
14305864	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 28 2021 02:39:50	Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886
14305866	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 28 2021 02:39:41	Chase Home Mortgage, P.O. Box 78420, Phoenix, AZ 85062
14318936	Email/Text: bk.notifications@jpmchase.com	Dec 28 2021 02:40:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14345083	Email/PDF: resurgentbknotifications@resurgent.com	Dec 28 2021 02:39:37	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14741983	Email/PDF: resurgentbknotifications@resurgent.com	Dec 28 2021 02:39:46	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
14305872	+ Email/Text: bk@lendingclub.com	Dec 28 2021 02:41:00	Lending Club, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
14356720	+ Email/Text: bankruptcydpt@mcmc.com	Dec 28 2021 02:41:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14338327	+ Email/PDF: cbp@onemainfinancial.com	Dec 28 2021 02:39:40	ONEMAIN, 605 MUNN ROAD, FT. MILL, SC 29715-8421
14305873	+ Email/PDF: cbp@onemainfinancial.com	Dec 28 2021 02:39:40	OneMain Financial, 3209 B Elton Road, Johnstown, PA 15904-2807
14706049	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2021 02:39:34	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14365950	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2021 02:39:54	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14307609	+ Email/PDF: rmscedi@recoverycorp.com	Dec 28 2021 02:39:36	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14337069	Email/Text: bnc-quantum@quantum3group.com	Dec 28 2021 02:41:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14305874	+ Email/PDF: gecscedi@recoverycorp.com	Dec 28 2021 02:39:51	Syncb/Carpet One, P.O. Box 965033, Orlando, FL 32896-5033
14305875	+ Email/PDF: gecscedi@recoverycorp.com	Dec 28 2021 02:39:31	Syncb/PayPal Credit Service, P.O. Box 960080, Orlando, FL 32896-0080
14305876	+ Email/PDF: gecscedi@recoverycorp.com	Dec 28 2021 02:39:52	Synchrony Bank/Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
14305879	Email/Text: bankruptcydept@wyn.com	Dec 28 2021 02:41:00	Wyndham Vacation Resorts, P.O. Box 98940, Las Vegas, NV 89193

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0315-7

User: jhel

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Date Rcvd: Dec 27, 2021

Form ID: pdf900

Total Noticed: 41

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		J.P. MORGAN MORTGAGE ACQUISITION CORP.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14317923	*	Ally Financial, PO Box 130424, Roseville MN 55113-0004

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2021 at the address(es) listed below:

Name **Email Address**

Brian Nicholas

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com

Kenneth P. Seitz

on behalf of Debtor Wilbert E Bailey III thedebterasers@aol.com

Kenneth P. Seitz

on behalf of Joint Debtor Renee R. Bailey thedebterasers@aol.com

Kevin Scott Frankel

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com

Kevin Scott Frankel

on behalf of Creditor Carrington Mortgage Services LLC pabk@logs.com, logsecf@logs.com

Kevin Scott Frankel

on behalf of Creditor Carrington Mortgage Services. LLC as servicer for J.P. Morgan Mortgage Acquisition Corporation pabk@logs.com logsecf@logs.com

Kristen D. Little

on behalf of Creditor Carrington Mortgage Services LLC pabk@logs.com, klittle@logs.com;logsecf@logs.com

Kristen D. Little

on behalf of Creditor Carrington Mortgage Services. LLC as servicer for J.P. Morgan Mortgage Acquisition Corporation pabk@logs.com klittle@logs.com;logsecf@logs.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnenour

cmevf@chapter13trusteewdpa.com

TOTAL: 10